Fill in this information to identify the case:

Debtor 1 Danielle L. White

Debtor 2 (Spouse, if filing) ____

United States Bankruptcy Court for the : Eastern **District of** Pennsylvania (State)

Case number 22-10870-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

Court claim no. (if known): 7

Last four digits of any number you use to identify the debtor's account: XXXXXX1307

Date of payment change: Must be at least 21 days after date of this notice: 10/1/2024

New total payment: Principal, interest, and escrow, if any: $807.41

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____

Current escrow payment: $ 248.22 **New escrow payment :** $ 560.52

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____

Current interest rate: % **New interest rate:** %

Current principal and interest payment: $ ____ **New principal and interest payment:** $ ____

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ____

Current mortgage payment: $ ____ **New mortgage payment:** $ ____

Debtor 1 **Danielle L. White**
First Name Middle Name Last Name

Case number *(if known)* 22-10870-amc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X */s/Dane Exnowski*
Signature

Date 09/03/2024

Print: Dane (First Name) Middle Name Exnowski (Last Name)

Title Authorized Agent for Creditor

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell (City) GA (State) 30076 (ZIP Code)

Contact phone 562-661-5060

Email Dane.Exnowski@mccalla.com

	Bankruptcy Case No.:	22-10870-amc
In Re:	Chapter:	13
Danielle L. White	Judge:	Ashely M. Chan

CERTIFICATE OF SERVICE

I, Dane Exnowski, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Danielle L. White
1736 N. 61St Street
Philadelphia, PA 19151

MICHELLE LEE *(Served via ECF at bky@dilworthlaw.com)*
Dilworth Paxson
1500 Market Street
Suite 3500E
Philadelphia, PA 19102

Kenneth E. West, Trustee *(Served via ECF Notification)*
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

United States Trustee *(Served via ECF Notification)*
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 09/05/2024 By: */s/Dane Exnowski*
(date)
Dane Exnowski
Authorized Agent for Creditor

FAY SERVICING

1601 LBJ Freeway
Suite 150
Farmers Branch, TX 75234

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

[redacted]

Online Information: www.fayservicing.com

8am-7pm Monday-Thursday, 8am-5pm Friday, 9am-12pm Saturday, Operating hours are Central Time
Toll Free: (800) 495-7166
Fax: (630) 282-7548

Correspondence:
1601 LBJ Freeway Suite 150
Farmers Branch, TX 75234

[redacted]
DANIELLE L WHITE
1736 N 61ST ST
PHILADELPHIA, PA 19151-3923

Analysis Date: 07/03/24
Loan Number: [redacted]
Borrower Name: DANIELLE L WHITE
Property Address: 1736 N 61ST ST
PHILADELPHIA PA 19151

Each year Fay Servicing, LLC reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes and insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting October 01, 2024 ?

Payment Items	Current Payment	New Payment	Difference
Total Payment	495.11	807.41	312.30
Portion Going to Escrow	248.22	560.52	312.30

- Note: If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with Fay Servicing, this new amount will automatically take effect with your October payment.

2. What are the most common reasons that my escrow payment may change from year to year?

A. **Increases or Decreases in Amounts Billed –** The amounts we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance premiums, or homeowner's insurance premiums. The information below compares the amounts Fay Servicing expected to pay for each item this past year from your escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
CITY / TOWN	Not Available	$789.49	$789.49
HOMEOWNERS I	Not Available	$3,551.90	$3,551.90
Total Annual Escrow Payments	**$2,978.64**	**$4,341.39**	**$1,362.75**
Monthly Escrow Payments	**$248.22**	**$361.78**	**$113.56**

B. **Repayment of Escrow Shortage or Surplus** – According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of $723.57 in February. This means you have a ***shortage*** of $2,384.92 in your escrow account.

Projected Low Escrow Balance		Allowable Low Escrow Balance		Shortage
-$1,661.35	*minus*	$723.57	*equals*	($2,384.92)

Loan Number: [redacted]
Name: DANIELLE L WHITE
Shortage Amount: $2,384.92

ESCROW SHORTAGE SUMMARY

The total shortage has been spread over the next 12 months and $198.74 will automatically be added to your monthly payment beginning October 01, 2024.

If you have questions about this shortage amount, please contact us at (800) 495-7166.

FAY SERVICING

Note - You will need not take any further action

ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Description	Payments Estimate	Disbursements Estimate	Total Balance	Minimum Required	Difference	
	Beginning Balance			$871.14			
10/24		361.78	0.00	1,232.92	723.57	509.35	
11/24		361.78	0.00	1,594.70	723.57	871.13	
12/24		361.78	0.00	1,956.48	723.57	1,232.91	
01/25	HOMEOWNERS I	361.78	3,551.90	-1,233.64	723.57	-1,957.21	
02/25	CITY / TOWN	361.78	789.49	-1,661.35	723.57	**-2,384.92**	**
03/25		361.78	0.00	-1,299.57	723.57	-2,023.14	
04/25		361.78	0.00	-937.79	723.57	-1,661.36	
05/25		361.78	0.00	-576.01	723.57	-1,299.58	
06/25		361.78	0.00	-214.23	723.57	-937.80	
07/25		361.78	0.00	147.55	723.57	-576.02	
08/25		361.78	0.00	509.33	723.57	-214.24	
09/25		361.78	0.00	871.11	723.57	147.54	
Totals		**$4,341.36**	**$4,341.39**				

** Low Balance used to determine escrow surplus or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. A lower cushion may be required under state law. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year estimates are next to the actual activity. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown. An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month	Description	Payments Estimate	Payments Actual	Projected Disbursements Estimate	Projected Disbursements Actual	Total Balance
		NOT AVAILABLE				

IMPORTANT NOTICES

ACH Debit Borrowers: You have previously authorized Fay Servicing, LLC to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein, Fay Servicing, LLC is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Fay Servicing, LLC at least three (3) business days prior to your next scheduled debit.

[redacted]

DISCLOSURES

Federal law requires us to advise you that Fay Servicing, LLC (NMLS ID 88244) as the servicer of your loan, is responsible [redacted] collecting your payments; however, in some circumstances we may be acting as a debt collector, in those circumstances, this communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

CREDIT REPORTING
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

IMPORTANT BANKRUPTCY NOTICE
Bankruptcy (if applicable) - To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the U.S. Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Fay Servicing, LLC retains rights under its security instrument, including the right to foreclose its lien.

NOTICE TO CUSTOMERS
To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please contact us at:

Fay Servicing, LLC
Attn: Customer Service Department
Attn: Customer Service Department, Fay Servicing, P.O. Box 815548
Farmers Branch, TX 75381

Should you have any questions or concerns regarding your loan, please contact us at (800) 495-7166. Our office is open 8am-7pm Monday-Thursday, 8am-5pm Friday, 9am-12pm Saturday, Operating hours are Central Time.

MINI MIRANDA
This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD STATEMENT
Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD-approved housing counseling agencies by calling the HUD nationwide toll-free telephone number at (800) 569-4287.

EQUAL CREDIT OPPORTUNITY ACT NOTICE
The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Customer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357); TTD: 1-866-653-4261
www.ftc.gov

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) - If you or any other person on this mortgage is a servicemember or dependent of a servicemember, you may be entitled to certain protections under the Federal Servicemembers Civil Relief Act (50 U.S.C. Sec 501) regarding the servicemember's interest rate and the risk of foreclosure. Counseling for qualified individuals is available at agencies such as Military OneSource and Armed Forces Legal Assistance. To obtain information on counseling assistance, contact the OneSource Center, toll free, at (800)-342-9647 or visit their website: http://legalassistance.law.af.mil.content/locator.php.

PROPERTY INSPECTIONS
If your loan account is in default, in accordance with the terms of your Mortgage/Deed of Trust, Fay Servicing, LLC may inspect your property to determine that it is being maintained and occupied. As needed or required, Fay Servicing, LLC may secure the property. Securing the property may result in locks being added or changed in an effort to protect the property and may also include winterizing and/or mowing the property as necessary. Any fees for such an inspection and/or property services may be charged to your account.

Disputed Debts: If you are disputing the debt, or a portion of the debt, please note that this statement is for information and compliance purpose only. It is not an attempt to collect a debt against you.